



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

**IN RE:
CHRISTOPHER M. CLAVO**

**Order Filed on October 12, 2023
by Clerk,
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 23-16507 SLM

Hearing Date: 10/11/2023

Judge: STACEY L. MEISEL

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: October 12, 2023

Stacey L. Meisel
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Case No.: 23-16507 SLM

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 7/31/2023, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 8/1/2023, the Debtor shall pay the Standing Trustee
 - the sum of \$700.00 for a period of 2 month(s), and then
 - the sum of \$900.00 for a period of 34 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than \$19,825.00, which shall be shared on a pro rata basis; and it is further
- ORDERED, that if the Court's Docket does not reflect that a Pre-Confirmation Certification of Compliance has been filed by the Debtor(s) by 10/25/2023, the instant case will be dismissed without further notice or hearing to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the Debtor must provide the Standing Trustee with the 6/30/2023 pay stub by 10/25/2023 or the case will be dismissed upon certification of the Standing Trustee with 14 days' notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the Debtor must provide the Standing Trustee with copies of their timely filed Federal tax returns by April 15th every year throughout the life of the plan and any Federal refund in excess of \$2,500.00 for the 2023, 2024 and 2025 tax years shall be paid into the plan or the case will be dismissed upon certification of the Trustee with 14 days' notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the mortgage arrears are to be paid pursuant to the filed proof of claim, unless otherwise ordered by the Court; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged; and it is further
- ORDERED, that any additional attorney fees in excess of \$5,000.00 will require an increase in plan payments; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:
Christopher M. Clavo
Debtor

Case No. 23-16507-SLM
Chapter 13

District/off: 0312-2
Date Rcvd: Oct 12, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher M. Clavo, 31 Sindle Avenue, Little Falls, NJ 07424-1618

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
David L. Stevens	on behalf of Debtor Christopher M. Clavo dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
Marie-Ann Greenberg	magecf@magnettrustee.com
Paul Evangelista	on behalf of Debtor Christopher M. Clavo pevangelista@scura.com pselawpc@gmail.com;dstevenst@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;aknapp@scura.com
U.S. Trustee	

District/off: 0312-2

User: admin

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Date Rcvd: Oct 12, 2023

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5